

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:
JOHN L HOWARD

CASE NO. 07 B 18500

CHAPTER 13

JUDGE: BRUCE W BLACK

Debtor
SSN XXX-XX-2033

TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 USC 1302(b)(1).

1. The case was filed on 10/09/07 and confirmed on 12/05/07.
2. The case was dismissed after confirmation, 11/21/2008.
3. The Debtor paid a total of \$ 9089.24 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
COUNTRYWIDE FINANCIAL	CURRENT MORTG	.00	.00	.00
COUNTRYWIDE FINANCIAL	MORTGAGE ARRE	27490.45	.00	2949.58
CREST BROOKE TOWNHOME AS	SECURED	2379.50	.00	1336.10
CHECK N GO	UNSECURED	NOT FILED	.00	.00
MICHAEL J MORRISROE LTD	UNSECURED	NOT FILED	.00	.00
KISHWAUKEE COMMUNITY HOS	UNSECURED	NOT FILED	.00	.00
MONTEREY FINANCIAL SVCS	SECURED	1200.00	74.45	688.79
VATIV RECOVERY SOLUTIONS	FILED LATE	.00	.00	.00
ROCKFORD MERCANTILE AGEN	UNSECURED	182.70	.00	.00
LAW OFFICES ROBERT NOLAN	UNSECURED	NOT FILED	.00	.00
SANTA BARBARA BANK & TRU	UNSECURED	NOT FILED	.00	.00
COTTONWOOD FINANCIAL LTD	UNSECURED	1774.12	.00	.00
BECKET & LEE LLP	UNSECURED	8953.46	.00	.00
WEST GATE RESORTS	UNSECURED	NOT FILED	.00	.00
MONTEREY FINANCIAL SVCS	UNSECURED	546.42	.00	.00
ALEXANDER & KATHPALIA MD	FILED LATE	.00	.00	.00

Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	31069.95	.00	11456.70	.00	42526.65
PRINCIPAL PAID	4974.47	.00	.00	.00	4974.47
INTEREST PAID	74.45	.00	.00	.00	74.45
TOTAL PAID	5048.92	.00	.00	.00	5048.92

The Debtor's attorney, DAVID M SIEGEL, was allowed \$ 3500.00 and was paid \$ 376.00 direct and \$ 3124.00 through the plan.

The Trustee received \$ 466.32 .

Refunds to the Debtor totaled \$ 450.00 .

Wherefore, the Trustee requests an order be entered discharging
the Trustee and the surety on his bond from any further liability
in this case.

Dated: 02/11/09

/s/
GLENN STEARNS
CHAPTER 13 TRUSTEE